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An Assessment on Academic Bank of Credits with Reference to the New Education Policy in India – 2020

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Abstract

The research paper focusses on one of the most important and remarkable changes introduced by the NEP 2020 was the 'Multiple entry and exit' facility in the student's academic pathway. NEP 2020 offers a creative and interesting combination of choice of subjects for students to study. This in-turn helps the students to be mobile and exercise the credit points, be it accumulation, transfers, redemption and the recognition of credit points. It functions similar to that of the credit score analysed by the banking system of the USA, where when any customer deposits or withdraws money, credit points get subtracted when we write a cheque and gets added as we accrue any interest.

Research Scope: This study highlights the benefits of the 'Academic Bank of Credits', its function in relation with the academic mobility of students with a structured "credit-transfer" mechanism. It helps students to pursue their own path and choice of combination of subjects in Degree/ Diploma with the help of the multiple entry and exit method. This is facilitated at the undergraduate and Master's level. A student has to register oneself to the ABC to enable the acceptance of multi-disciplinary courses. It intends for the students to store their credit points in a credit bank, after completing the courses in any eligible HEIs. Therefore, once a student completes a degree or diploma, the credit points get added or deleted from his account.

Key Words: Multi / interdisciplinary, ABC, Multiple entry-exit mode, USA Credit Banking System, Higher Education Institutions - HEIs

Introduction

Education is the most important pillar of a better and healthy nation. In any situation change is the most constant of all things. As all things undergo a change, even the education pattern has to be restructured, reworked and reconstructed to feed and nurture a promising nation. The new National Education Policy - 2020 plays a significant role, in making a milestone as global standards of education. The key motto is to satisfy and uplift all the stakeholders in this proposal. It discusses the actual and existing challenges, in accordance with the current situation of the nation and world-wide, where digital learning has been the highlight of education system. At micro level, the day-to-day proceedings of any student are identified and therefore micro level challenges are regarding the learning, growth and assessment activities of a student. However, the larger picture identifies the overall pattern of education, how it functioned and implication of these changes for the brighter career of the student. The new NEP-2020 has an objective to reform and bring better changes at the Higher Education Institutions – HEIs. It plans on removing the boundaries that were there so far and provide them with new and better choice of subjects and ways to pave a way for an unbounded education. Through a formal Academic Credit system, all the students at diploma or degree level can accumulate,

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redeem, or transfer the credit points. With the flexi-learning facility, NEP ensures to encourage students to complete their studies with a creative combination of subjects through multiple entry and exit options by reducing the boundaries. Students would have an opportunity to learn the subject of their choice and at a time suitable for them to complete their education journey. Not just that, in India, financial constraints block a student's education. At an early age, a student would have to take their jobs seriously only to support their family. Once a student discontinues the studies, he loses his years to get back to complete the same. With this option, on a multiple entry and exit method, the child can restart his degree even at a later given point of time. With this, NEP, 2020 talks about defined research before generating any specialization opportunity for inter/multi-disciplinary work at the degree, diploma, Master's and doctoral level education in large inter and multidisciplinary universities.

Analytical Study

NEP focusses on the idea of universal access to education at all levels starting from the very primary till the degree and doctorate level. It encourages multiple pathways for students to acquire both formal and non-formal education methods through open learning, facilitation at vocational courses, literacy of adults and bringing back the dropouts back to school to complete their studies.

Some of the salient features of NEP 2020 is explained below.

- 1. Foundation Literacy level The early schooling is now broken into a 5(3-8yeras) + 3(8-11years) + 3(11-14years) + 4(14-18years) patterns, replacing the older 10+2 years of stringent study. As the most crucial age for a student's development is usually at an early age, initial or pre-schooling is extremely important. The new NEP proposes 12 years of Anganwadi study with 3 years of pre-schooling. In olden times, pre- schooling was not seen as a compulsory study and one would skip it and directly join grade 1. But with years, we have realised that pre- schooling plays a vital role in developing a child's emotional intelligence as much as his motor skills or demographic mindfulness of existence. Hence this policy caters to see a citizen, right from childhood till his graduation and therefore being a better citizen.
- 2. Reforming the pedagogy in the school curriculum A holistic theme of learning with critical thinking and more focus on experiential learning is suggested. Students have a choice to select their subjects. Weightage to both Science and Arts are given equally. Curricular and extra -curricular subjects, vocational and academic streams are valued equally. Vocational subjects are introduced to children from grade 6 and internships are provided to children for the same.

NCERT plans to support this by developing a National Curricular Framework for School Education NCFSE- 2020-21.

- 3. Overall development Board exams are conducted for grade 10th and 12th with a viewpoint of holistic development as a whole. NEP aims to increase the Gross Enrolment Ration from 26.3% at present to a leading 50% by 2035.
- 4. Multidisciplinary is the new regular NEP aims at applying and achieving a multi-disciplinary education structure, with a flexible curriculum, some creative and interesting combination of subjects, undergraduate programs with the flexibility on time, and curriculum, multiple entry and exit points with certification of the same. UG program can be opted for 3 or 4 years. An Academic Bank of Credits will be started for students with an idea of storing, accumulating, and operating the credit points the students for all the students in the category of HEIs. This would help them regard the highest academic credits earned. The HEI has the flexibility to offer different subjects as a combination with much ease and effective learning. Multiple discipline helps them to achieve a satisfactory student result, as the student is able to make a choice of his subjects and study

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accordingly. Therefore, the development of capacities within a students' self-expectation therefore helps to make a better citizen who has a good mental and emotional well-being. The policy aims at providing high quality of education by continual assessment, quality libraries, suitable and atmospheric resources, classrooms, labs, workshops, accessories, and discussion spaces, areas to go for brainstorming and engaging in supportive and solution centric discussions.

- 5. Not to miss, the students who have disadvantages in their socio-economic backgrounds, can use this opportunity to transform and shape their career. Universities and institutions must therefore focus on extending extra assistance to such families, where education is discontinued due to financial breakdowns. During the pandemic, it has been observed that many families, which are hit socio-economically, have discontinued their studies and have engaged themselves into working class families.
- 6. One of the predominant reasons for a person to be excelling in vocational education is that, a student is exposed to that towards his grade 11-12th. Which is the age for just a quick learn and not an extensive idea. However, through the policy, the students are exposed to a minimum of one vocational subject at an earlier age, by the middle/secondary schooling. It also left the students, who were better at vocational subjects, at a disadvantage, since their compatriots of the main stream had more and regarded career options. Therefore, in a longer run, the NEP also focusses on the employability skills of a student. This policy intends to erase that gentle line of social status of difference that has been created between the mainstream and the vocational subjects. And By 2025, it aims at 50% learners should have been introduced to vocational education in the school itself.
- 7. The ABC aims to include all the courses offered for higher education right from the Graduation, Post-Graduation or the Masters, Diploma, PhD and / or other Certificate Courses. This includes courses offered either online or off line to students.
- 8. The ABC includes courses offered only through the Higher Education Institution where he/she has enrolled into and doe not include or accept any course as documented by the candidate himself. Anytime the candidate wishes to discontinue from the course he is studying, the acquired education until that time, does not seem to have gone waste.
- 9. If there is a situation where the student feels that the institution is coercing the student to hold him only for the sake of money, the Multiple Entry and Exit scheme helps the student to discontinue and join back as needed.
- 10. & years of validity is a widened period for any candidate to take a break and re-join or start over differently. And upon the end of this period, the validity of the acquired points would end then. ABC also holds the confidentiality as well as the authenticity of the credits earned by every student.
- 11. During the Shelf- Life of the credits earned by the students, it can be utilised into any reputed institution through a transparent process of discussion which is done one-on-one with the student.

Benefits from the institution point of view –

- University and colleges that are Autonomous and / or Affiliated should be accredited by NAAC or any such recognised body with a minimum of grade A, irrespective of whatever programmes offered, are only eligible to be under the ABC scheme. This would definitely push the institutions to work towards a recognised certification, and therefore operate with the benefits of the
- ABC scheme for the students.

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- The admissions, teaching methods, teaching quality and pedagogy undergoes a drastic and remarkable newness that would bring reaping results in the admission and recognition pathway of the colleges and universities.
- Apparently, new combinations and options of courses, a permutation and combination of various disciplines and methods to teach, also would enhance the viewpoint of the education system in a wider-larger picture.
- This would help the teachers to push themselves to improve their skill-set and become a multi-disciplined, multi-facilitating trainer/teacher.

Whenever a new plan or system formulates for the betterment of any economy or any system, at the infant stage there could be several pitfalls and shortcomings. However, irrespective of whatever feels necessary to grow, should match with whatever feels necessary to strengthen the foundation.

Scope of further study in the same field

The research scholar feels there are a few areas that can be highlighted with a better perspective for analysis. Although the entire policy is framed after a deep study and analysis, a few suggestions could be considered in the same sphere.

- 1. First, the NEP has not clearly stated any measures to cater to the section of children who need special education or special focus, whether if they come under the category of differently abled, or if they fall under any category of disorders. Such children do have to be treated and addressed specifically within the policy framework. Special needs children are now subdivided into many other sub categories, each of which runs into a different pedagogy for teachers. Hence NEP could consider a proposed plan to assist and guide the teachers to teach these children.
- 2. Next, NEP could introduce skill-development programmes for the section of children who belonged to lower socio-economic background from the middle school level itself. Vocational schooling or skill development training could help them to fetch a decent job opportunity amidst all those eligible students, who have studied in the mainstream.

This would also help to make a framework in that similar field of study, thereby giving a scope to develop a curriculum in skill development/vocational studies.

- 3. NEP can attempt to impose clear rules on the marking system of the academic accomplishments. Grading system has caused more differences than uniformity among students. It also is the reason why teachers end up identifying students only on the bases of their scores and that creates an existential crisis among the other children. Grading system is like distinguishing the students as per their quality, more than their performance. Not just the students, even the parents/guardians of the students would have an encouraging approach towards children in their peak career-growing age. An ABC functions with similar idea in mind, where they plan to totally wipe out the concept of repeating a batch by the student. It therefore focusses on the idea of encouraging the students from all academic ranking system, and alternatively plans to motivate those children who want to restart their degree and further. Even those who dropped out of their studies in mid-way, can opt to complete their studies for better opportunities.
- 4. NEP can definitely encourage more of peer-to-peer learning and a students' forum to come up with more ideas that can be adopted and implemented at local levels to operate smoothly.
- 5. An additional thought also occurs regarding the scope of studying abroad. NEP could include the training process of IELTS/TOEFEL/DUO-LINGO in the graduation level for the students, who wish to study abroad after their graduation. If those subjects or skills are included as additional subjects in Diploma/Degree level itself, students would not have to pay a huge fee to plan their career abroad. Those training and registration could be included and operated within a separate section in the high schools, that only administered these career counselling.

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- 6. All the autonomous colleges and institutions should definitely fall under some centralised body of operation, which can be validated at the time of further and future study process. Many autonomous institutions do not come under the umbrella of either UGC or AICTE. Hence the students who pass out from those institutions, are under an autonomous body and they need to be registered under some header. That will help them get admissions into higher education, at different states and nations.
- 7. Contractual/Temporary/Guest Faculty teachers should have a fixated plan of operation under all the bodies. Their credit points need to be monitored like any other teacher as, they contribute their efforts in the process as much as a regular teacher does. However, their service duration is different due to several other factors than just monetary aspects.
- 8. Trending topics such as AI, Robotics, Pneumatics and Hydraulics, and several other fields need to be taken at length in the curriculum, so that the specialization is attained. India being a land of machines, needs constant up-gradation and NEP is yet to distinctly focus on that.
- 9. Apparently, a formation of policies in the school level for students can focus on selection of languages, hobbies and skill-development programs.

Some of the other challenges reflected in the Academic Bank of Credits has its own set of drawbacks as observed and they need to be addressed at the very beginning itself.

- The university or college that is reputed plays a different impact than an otherwise regular college. Therefore, it might difficult for s few students to change their college instantly.
- The ABC only invites and encourages the NAAC accredited colleges can avail the benefits under ABC. So, the colleges that are operated by single body operations or are remotely operating, get unnoticed and require a lot of steps to rise up to reach a certain point of recognition.
- Political parties and business entrepreneurs play a crucial role in the growth of any institution. They can be instrumental in generating or creating rules that may or may not be in favour of the development of the state's educational growth.
- The clarity of how the ABC works needs to be intimated as a culture among students so that it is known to and worked upon from the very beginning.

The entire process of ABC works as a process from Opening an account to its validity. This virtual platform is operated and regulated by the UGC with the approval from the Central government. It provides a formal system and platform to the students to be mobile in-between and within the system. There is also a categorization of the credits on the various course.

Core Course: - This is the compulsory subject / part of the program that student must study as a part of the curriculum.

Core-Elective: - These are the subjects or course offered by the main-discipline, as a specific subject under that discipline of any program.

Open – Elective Course: - Students who focus on trans-disciplinary exposure, opt for this facility. It is usually not related to the course of that particular program directly.

Skill-Enhancement Elective Course: - From a group of various courses, a value or skill-based course is selected by the students, based on their requirement.

Ability – Enhancement Elective Course: - These are the courses mandatory for all the disciplines. They are the courses that enhance knowledge and help in moving the learning process to a different level. So a student can either opt for a singular or a multiple sets of subjects / course that is selected either out of mandatory option or choice or a skill that one feels the need to attain.

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The Academic Bank of Credit and its operations state and promote a national level flexibility in terms of studies for students in the higher secondary and onwards level. This predominantly focussed on the HEIs. An ABC allows the students to open and operate their own personal academic account, thereby giving them an option of multiple entry and exit facility. The ABC is a bank where the student stores his credit points earned throughout his journey of education. The credit record of a student can be referred and traced for any multi-disciplinary study plan. This encourages the student to make a choice of his own subjects. Students, as mentioned can opt for multiple entry and exit mode and opt for subjects of their choice thereby transforming their education pattern into an interesting and qualitative combination. This works a lot like the credit worthiness of a person in the banking system of the US, where, based on his credit worthiness, a bank, loan lenders or credit card companies transact with the customers. Similarly, an Academic bank of credits, identifies a student's academic credit worthiness, making him eligible for higher studies.

Even the online learning platforms like SWAYAM (Study Webs of Active Learning for Young Aspiring Minds), Massive Open Online Course (MOOC), are now designed to achieve three principles of equity, quality and access. Any student will have an option to earn credit by completing, any quality-assured MOOC programmes, which is offered on the SWAYAM portal or also other online educational platform, which is approved by the UGC/ or a regulatory body.

Operational Information: -

- 1. The requirement to enter Level 5 is Secondary School LC (Leaving Certificate), which is obtained after the successful completion of Grade 12
- **Level 5 -** Undergraduate Certificate (in the field of learning/discipline) for those who exit after the first year (two semesters) of the undergraduate programme. (Programme duration: first year or two semesters of the undergraduate programme) 36–40 as credit requirement.
- **Level 6 -** Undergraduate Diploma (in the field of learning/discipline) for those who exit after two years (four semesters) of the undergraduate programme (Programme duration: First two years or four semesters of the undergraduate programme) 72–80 as Credit Requirement.
- **Level 7 -** Bachelor' Degree (Programme duration: Three years or six semesters) 108–120 as credit requirement.
- **Level 8 -** Bachelor' Degree (Honours/Research) (Programme duration: Four years or eight semesters). 144–160 as credit requirement.
- **Level 8 -** Post Graduate Diploma for those who exit after the successful completion of the first year or two semesters of the two-year Master's degree programme). (Programme duration: One year or two semesters) 36–40 as credit requirement.
- **Level 9 -** Master's Degree (Programme duration: Two years or four semesters after obtaining a Bachelor's degree). 72–80 as credit points.
- **Level 9 -** Master's Degree (Programme duration: One year or two semesters after obtaining a four-year Bachelor's Degree (Honours/Research). 36–40 as credit points.
- **Level 10 -** Doctoral Degree with Minimum prescribed credits for course work and a thesis with published work as the credit requirement.

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Comparative Study

A comparison between various universities and education boards would reflect on the differences between the education system in India vs the that of Europe and in the US. Where our roots lie in learning and a structured format, the learning outside happens with discovering new ideas, newer ways of exploring and making the foundation string yet, multi-facilitated. Where we focus on mastering one or a few trades to showcase versatility, the countries abroad actually prepare their students are trained to focus on several areas simultaneously. As children there are exposed to various fields at the same time, they get the flair of their choice of subjects and can then decide what they actually want to study. However, it definitely goes without saying that education pattern and structure in India and abroad has its own set of merits and demerits, but it also depends on several factors like the colleges selected, universities selected, the courses opted for, its fee structure, the combination of core and electives, the finances involved in any or all of these. A quick view on the various Higher Education Pattern can

An Insight into European Higher Education System

Traditionally European students have been found going for higher studies from the age group of 18 and onwards. The admission and the exam pattern differ from country to country within Europe. The two major changes that were brought into the European Higher Education System, were the Bologna Process and the LLL (Lifelong Learning).

The Bologna Process was formulated with the idea to standardise and ease the Higher Education process. Since it was formulated in the University of Bologna in Italy, it was named after the same, where the declaration was signed by the education ministers of 29 European countries. It talked about a Three- Level System of Higher Education in most of the European countries.

- The first is the lowest level- A Bachelor's Degree, typically lasting for 3-4 Years.
- The second is the Master's Degree, for about 1-2 years.
- The final level is the doctorate level PhD, a specialised level which lasted anywhere between 2-5 years.

This gave an edge to the people of various countries to search for jobs and/or move for higher education within Europe. Uniformity in the system helped the students to look within Europe for better career and educational prospects. Apparently, Bologna signing had also made the European Education System more interesting and attractive to the rest of the world, as it received some quality recognition.

The ECTS System

The ECTS (European Credit Transfer and Accumulation System) recognises the grading system of education. One academic year includes 60 ECTS that is equivalent to around 1500-1800 hours of study. This includes the transfer, progress throughout the European Union. Some countries within Europe offer Diploma Courses for lesser ECTS than that of a degree course.

ECTS allows the credits earned at one higher education towards the higher education for another. It makes the learning and flexible for the students. ECTS assists the teachers to plan, deliver and evaluate their teaching. This operates as the central tool of the Bologna Process which helps the education system in Europe more competitive internationally. ECTS also encourages a common set and process of documentation which helps in transparent operations of the system. The ECTS has been accepted and adapted by many European countries as their national credit system and is increasingly used in many other places too. When we ask Why ECTS? The only appropriate approach to answering this is ECTS helps to blend and imply various

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different styles of teaching with proper evaluation techniques after assessments. It also reduces the difference between the various forms of national higher education system.

How it works

A standard academic year divides the credits into several smaller modules. A short-cycle qualification usually includes 90-120 credit points. A Bachelor's degree or first-cycle consists of 180 or 240 credit points. Usually, 60 points of ECTS equals a full year of study or work accordingly. Usually, the second cycle or the Master's Degree comprises of 90-120 credit points. However, the credits for PhD or the 'Third Cycle' varies at levels. This supports the students' mobility within institutions during their higher education process.

The grading system differs from one country to another in Europe. While Austria uses grades from 1 to 5, where 1 is the best as rated and 5 means insufficient, some countries use 0-100 based on their percentages. The grades range from 1-10or A-F. Apparently, in the US, the grading system is rated from A-F on the basis of a 4.0 scale, where A is the highest grade and F is the lowest.

Content under the Study Programs

The strategic framework revolves under the core idea of collaborating between European Education Sector and the Union Members. This includes –

- To make the means of policy cooperation and reaching out to the stakeholders and encourage their initiative
- To encourage and work for synergies alongside the relevant initiatives that includes the area under European Research and Bologna Procedure.
- To identify the targets and the support for guide work and progress.
- Bringing the support towards the academic pattern into the European Semester process.

The Lifelong Learning Centre – LLL in Europe

Education can impact and help people at all levels, not only in the traditional and initial The European Higher Education, supported by the European Union encourages people of all the age groups to study, upskill and learn themselves. Mature students take up part time courses with the help of more than the traditional methods of teaching and the latest methods used in the learning process. Each country is also formulating their own methods of Higher Education Process within Europe. These policies can be different but within the core framework of the working principles. The LLL is not only a multi-disciplinary school that runs undergraduate academic courses, but also a specialist service program that supported the part- time learners across the universities. Here they encouraged and supported the students who had the inclination, but were not represented and / or had not got any traditional qualifications. Even the part time apprentices and students who show the prospects of further growth. The LLL tends to search and support the local education providers who in-turn support the opportunities for the adults who wish to access higher studies after a distinct gap for various reasons. They utilise the chance and groom themselves to their fullest capabilities, which again helps them to improve their employability chances. This may include a) A Taster Session, b) Short Courses and c) A full – length Annual Summer School. The volunteers therefore make groups to visit these community areas to a) Brief about the various courses with fee and duration offered, b) Arranging group visits to campuses and encouraging the option and c) Delivering some informal area of learning to generate interest.

Benefits for International Students

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The Academic Credit System helps to measure and evaluate the students who are studying their Bachelors, Masters and Doctorate program. Therefore, it is important to know how the credit system works from one academic system to the other and how are they converted effectively. The most relevant and widely accepted Credit Point System works as ECTS (European Credits), the SCH (Semester Credit Hours) and the quarter credits – American Credits. For every course of a degree program, the teacher assigns, assesses, and evaluates a student based on the following parameters. a) The attendance (actual), b) Tests attended and taken (both internal and external), c) Projects, assignments, researches etc, d) Oral or Written assessments. Every course has a different credit point category depending on the student's workload, hours of contact and outcome. The more work any course demands from a student, the better the points are accorded.

Academic Credit System in Australia

Since there is no unified credit system in Australia, the university calculates and awards the points as per the number of hours and workload for each course it offers. The Australian Qualification Framework, (AQF) helps to coordinate and transfer the credit points for the Undergraduate and post graduate programmes. It is always advisable to get a proper recognition known as the assessment, for the qualifications held, so that the transfer of credit points is smooth. In case if one does not have the required points to get the transfer or movement as wished, one can apply for a preparation course so that the previous qualification is acknowledged. Additionally, students are expected to provide a proof of their efficiency through IELTS, TOEFL, or any other applicable tests.

Academic Credit System in the US

The US Universities work on the Semester Credit Hours. This is calculated on the basis of number of calculated hours of actual contact. Every semester, one has to take around five courses, where in every course is worth 3 semester credit hours which in-turn is equivalent to 45-48 hours of actual contact. All these add up to around 30 credit hours of work per year, which is the required number of credits to complete the degree in the US. The credit points affect the GPA – Grade Point Average as well as it determines the tuition fee for the level ahead educational pattern. The Semester Credit Hour differs from the Semester Hours. While the Semester Credit Hour is the credit a student earns to complete his hour of one contact and two preparational hours successfully, one Semester Hour equals 15-16 hours of contact per semester, regardless of whatever is the actual duration of the course. Therefore, for one semester – credit hour course, one has to invest one contact hour (in class) plus two preparation hours outside class. This may include a wide range of activities like research, assignment, field work, practical course, oratory or written assignments.

There are several aspects as to why the credit rating system in the US differs from that of Europe. In the US, the credit point are the determine the

- Eligibility to complete the graduation program
- Decides if one needs the prepping time to complete the Graduation and / or Post Graduation degree.
- Credits affect the GPA both the Cumulative Grade Point Average as well as the Semester Grade Points.
- It also decides the rebate on the tuition fee of a candidate.

There arises a question what does a Contact Hour refer to. A complete Contact Hour refers to the actual time where a professor is teaching the students, whether a lab or a classroom hour. It usually is of 50 minutes. And additionally, the credit hours are awarded based on the number of class hours.

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It is the standard way to measure the workload at any university. And therefore, the credit hours depend on the contact hours.

An undergraduate basic degree has around 1-2 credits points, however in the MBA or Master's course, it is around 3-4 points. Therefore, a standard full-time load requires around 30 credit hours per year. So, typically any student is expected to complete a) 120-150 credit hours for the Bachelor's Degree and b) 30-64 hours of credit for any Master's Degree. When any university use the Quarter Credit Hours System, the academic year is divided into three terms. Then the Bachelor's Degree requires around 180 hours of credit, instead of 120 hours. In the US, the credit scores are instrumental in recording the GPA of the student, as well as in seeking admission into further higher education. The GPA scores range from 0.0 to 4.0, where 4.0 is equivalent to an A average the former is equivalent to an F. The final marks that are awarded to a candidate depends on the scores awarded along with the record of the credit hours invested by any candidate. The final GPA is calculated based on the average of all the courses undertaken and completed by the student, during the years of study.

To Convert American Credits to European Credits

The distinct difference between the ECTS and US Credit point is that the former is assessed on the basis of students' workload assigned and the latter is calculated on the Contact Hours of the student. Student Workload hours depends on the number of hours needed to follow, prepare for class and examinations and also taking of the exam. It also monitors the hours input by the student to meet the required level of efforts and results. However, the US Credit points keeps in mind the actual contact hours devoted by the faculty towards the student. So for any college or University in the US, 1.67 ECTS will equal to 1.00 US College Credit Hour. This varies between institutions for Higher Education in the US.

To sum it all, the credit points and its mode of operating may change from country to country, but the idea is to facilitate better results for a long run in the process of learning.

Conclusion

The overall operation of NEP is good as it caters to every section of the academic graph and also every sector of the population. Right from the formative years of learning, NEP works with a holistic approach. The policy also reduces the gap between the Science and Arts as streams in high school. It also confirms a multidisciplinary approach towards the HEIs for a greater cause. Children who have discontinued or dropped out also can restart and complete their studies. Vocational courses are treated with much recognition and respect, where internship is a part of the learning. If induced from an early age, this becomes a regular procedure. As it would give a supportive hand to the Skill India Mission. Apparently, this policy keeps every institution in a tight framework of operation where, they would be setting goals, facilitating, accreditation of courses, regulation of their work will go hand in glove. The document also mentions that the top 100 universities from the world will be allowed to set up their campuses in India, which infuses an international perspective and innovative learning, making the Indian academic standards, a variety, efficient and interesting The NEP also discourages the prolonging difference between studying from Hindi and English, where formative years are mainly encouraged to be founded in either local language, mother tongue or regional language as that helps the child to bond well with his basics.

However, the plan is formative with both the central and state level working together. If any one of them fails to comprehend the core aim, this shall not be able to meet the intended purpose. In the end of the discussion, the researcher would like add that this is a policy quite suitable for the current 2021 scenario, keep in mind, the entire education pattern, which has moved into digital teaching pattern. Although the policy seems promising to have a well-developed education system by the end of 2030,

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its implementation will speak itself when the aim is met. Definitely, it will take some time, but implementation of the parameters will be an excellent move to bring India's education system to its best possible level.

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